

In re:
Kristen Faust
Debtor

Case No. 21-12668-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Jul 25, 2025

User: admin
Form ID: 138OBJ

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 27, 2025:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Kristen Faust, 213 Spies Church Road, Reading, PA 19606-9317 |
| 14639599 | + Cardworks/spruce/viewt, 2900 North Loop West, Houston, TX 77092-8841 |
| 14724596 | + Habib A Bhatti, MD, 1600 East High Street, Pottstown, PA 19464-5008 |
| 14639603 | + Northeastern Title Loans, 2900 Concord Pike, Wilmington, DE 19803-5097 |
| 14639604 | PennState Health, PO Box 829725, Philadelphia, PA 19182-9725 |
| 14724595 | + Pottstown Hospital, LLC, 1600 E High St, Pottstown, PA 19464-5093 |
| 14639605 | + Pottstown Medical Specialists Inc, PO Box 95000, Philadelphia, PA 19195-0001 |
| 14639607 | Tower Health, PO Box 16051, Reading, 19612-6051 |
| 14639608 | Tower Health, PO Box 16052, Reading, PA 19612-6052 |
| 14639609 | United Healthcare, PO Box 5840, Carol Stream, IL 60197-5840 |

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| smg | + Email/Text: taxclaim@countyofberks.com | Jul 26 2025 00:11:00 | Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300 |
| smg | + Email/Text: usapae.bankruptcyntices@usdoj.gov | Jul 26 2025 00:11:00 | U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 |
| 14724597 | ^ MEBN | Jul 26 2025 00:00:04 | Arcadia Recovery Bureau, LLC, POB 6768, Wyomissing, PA 19610-0768 |
| 14639596 | + Email/Text: bankruptcy@bbandt.com | Jul 26 2025 00:11:00 | BB&T/Truist, Attn: Bankruptcy, PO Box 1847, Wilson, NC 27894-1847 |
| 14639595 | + Email/Text: BarclaysBankDelaware@tsico.com | Jul 26 2025 00:11:00 | Barclays Bank Delaware, Attn: Bankruptcy, PO Box 8801, Wilmington, DE 19899-8801 |
| 14639597 | + Email/Text: Bankruptcy@BAMcollections.com | Jul 26 2025 00:11:00 | Bureau of Account Managment, 3607 Rosemont Ave Ste 502, PO Box 8875, Camp Hill, PA 17001-8875 |
| 14639598 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Jul 26 2025 00:30:17 | Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285 |
| 14642369 | + Email/PDF: ebn_ais@aisinfo.com | Jul 26 2025 00:29:42 | Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 14639600 | + Email/PDF: ais.chase.ebn@aisinfo.com | Jul 26 2025 00:29:05 | Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850-5298 |
| 14642105 | Email/Text: mrdiscen@discover.com | Jul 26 2025 00:11:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany OH 43054-3025 |
| 14639601 | + Email/Text: mrdiscen@discover.com | Jul 26 2025 00:11:00 | Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025 |
| 14639602 | + Email/Text: Harris@ebn.phinsolutions.com | | |

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| | | | |
|----------|--|----------------------|--|
| | | Jul 26 2025 00:11:00 | Harris & Harris, Attn: Bankruptcy, 111 W Jackson Blvd, Ste 400, Chicago, IL 60604-4135 |
| 14645050 | + Email/Text: RASEBN@raslg.com | Jul 26 2025 00:11:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
| 14654145 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Jul 26 2025 00:30:21 | Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541 |
| 14642886 | Email/Text: bnc-quantum@quantum3group.com | Jul 26 2025 00:11:00 | Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788 |
| 14639606 | + Email/Text: bankruptcyteam@rocketmortgage.com | Jul 26 2025 00:11:00 | Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573 |
| 14641032 | ^ MEBN | Jul 26 2025 00:00:06 | Rocket Mortgage, LLC f/k/a Quicken Loans,, LLC f/k/a Quicken Loans Inc., C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541 |
| 14646883 | + Email/Text: bankruptcyteam@rocketmortgage.com | Jul 26 2025 00:11:00 | Rocket Mortgage, LLC f/k/a Quicken Loans, at. el., 635 Woodward Avenue, Detroit MI 48226-3408 |
| 14653277 | Email/PDF: MerrickBKNotifications@Resurgent.com | Jul 26 2025 00:28:46 | Spruce Finance Inc, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368 |
| 14641810 | ^ MEBN | Jul 26 2025 00:00:17 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14654524 | + Email/Text: bankruptcy@bbandt.com | Jul 26 2025 00:11:00 | Truist, PO Box 1847, Wilson, NC 27894-1847 |

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| 14724598 | * | Tower Health, PO Box 16051, Reading, 19612-6051 |
| 14654525 | *+ | Truist, PO Box 1847, Wilson, NC 27894-1847 |

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 27, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2025 at the address(es) listed below:

| Name | Email Address |
|------|---------------|
|------|---------------|

District/off: 0313-4

User: admin

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DENISE ELIZABETH CARLON

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmlawgroup.com

MATTHEW K. FISSEL

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmlawgroup.com,
matthew.fissel@brockandscott.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

STEPHEN MCCOY OTTO

on behalf of Debtor Kristen Faust steve@sottolaw.com
valeria@cornerstonelaw.us,CornerstoneLawFirmLLC@jubileebk.net,no_reply@ecf.inforuptcy.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

| | | |
|---------------|---|-----------------------|
| IN RE: |) | |
| Kristen Faust |) | Case No. 21-12668-pmm |
| |) | |
| |) | |
| Debtor(s). |) | Chapter: 13 |
| |) | |
| |) | |

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
United States Bankruptcy Court
Office of the Clerk, Gateway Building
201 Penn Street, 1st Floor
Reading, PA 19601

In the absence of any objection, the Court may enter the Order of Discharge.

Date: July 25, 2025

For The Court

Timothy B. McGrath
Clerk of Court